

MASE. ELI. 2 : D48 ✓

The Commonwealth of Massachusetts

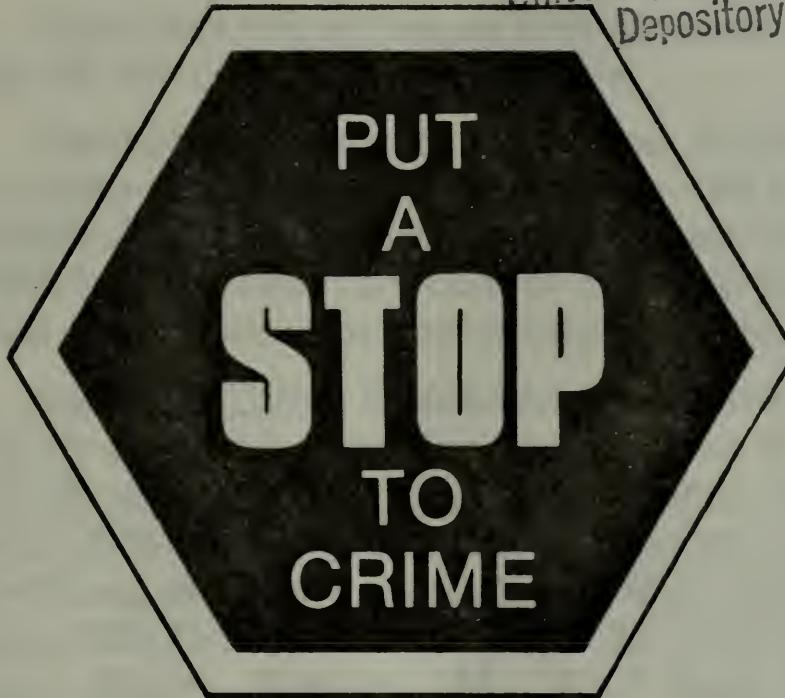


312066 0273 8148 6

DETERRING CRIME GOVERNMENT DOCUMENTS
COLLECTION

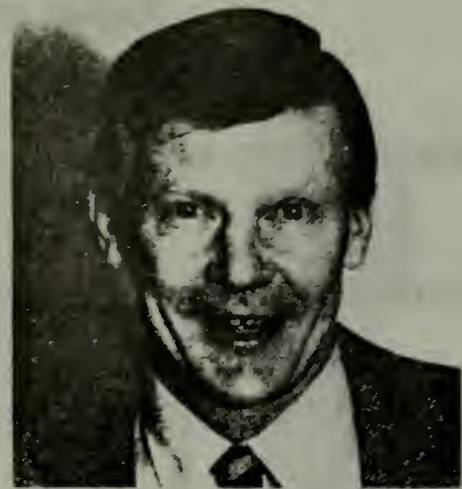
Preventive Measures for Older People.....
NOV 3 1987

University of Massachusetts
Depository Copy



RICHARD H. ROWLAND, Ph. D.
Secretary of Elder Affairs

MICHAEL S. DUKAKIS
Governor



Dear Senior Citizen:

Crime and related issues often arise as I travel across the state and talk with elders.

Statistics indicate that the fear of crime is greater than the actual occurrence of crime against the elderly. This booklet offers several measures you can take to avoid being a victim of crime so that you can feel more secure in and outside your home.

Deterring Crime is available to all interested parties by contacting the Executive Office of Elder Affairs at our toll-free Information and Referral Hotline: 1-800-882-2003. We invite your comments and observations about the booklet. You may mail them in care of the Executive Office of Elder Affairs at 38 Chauncy Street, Boston, MA 02111 Attn: Public Information.

We acknowledge the work and assistance of the Criminal Justice Training Council in preparing this information and we give this agency a special note of appreciation.

Sincerely,


Richard H. Rowland, Ph.D.
Secretary of Elder Affairs

Table of Contents

Vulnerability of Elders	3
Personal Safety	
In the Street	4-5
On Public Transportation	6
At Home	7
On the Telephone	8
Protection of Home, Money, and Valuables	
Keys; Locks; Doors	9-10
Windows	11-12
Exterior Lighting and Shrubs	13
Money and Valuables	14
Planning a Trip	15
Apartment Living	16
Protection Against Con Games and Consumer Fraud	
Con Games	17-19
Medical Quackery; Hearing Aid Scams ..	20-21
Insurance and Mail Fraud	22-24
Funeral Practices	25-26
Reporting Procedures	27
Group Prevention Activities	28
Emergency Telephone Numbers	29-30
Sources	31



CRIME AND THE ELDERLY.....

National surveys conducted by the U.S. Census Bureau for the Law Enforcement Assistance Administration indicate that senior citizens are actually less victimized than any other age group. The surveys also indicate that when victimized, older adults are usually the victims of property crimes rather than crimes against the individual. This information further indicates that many seniors are likely targets of certain types of consumer fraud and con games.

VULNERABILITY

Physical health and **isolation** make some older adults more vulnerable to property crimes, consumer frauds, and con games.

Physical Health: Older adults who have some loss of hearing and/or eyesight along with other chronic and debilitating conditions are more susceptible to these type of crimes.

Isolation: The loss of family members leaves many older people living alone - many times in high crime neighborhoods without frequent contact with friends and neighbors.

Despite these limitations, however, senior citizens can take steps to protect themselves and their property. This booklet will show you how you can deter crime.



DETERRING THE STREET CRIMINAL: Purse Snatching and Mugging.

Purse snatchers are most often teenagers who prey on people in crowded places. Muggers, on the other hand, look for victims in out-of-the-way and secluded places.

Protecting Yourself

- Carry as little cash as possible and place your credit cards in a concealed coat or dress pocket.
- Carry your house keys on a separate chain and have them ready when you reach your door.
- Carry your purse close to your body, preferably in the front. Don't wrap the strap around your wrist and never leave your purse unattended or out-of-sight.
- Avoid carrying your wallet in your back or side pocket.

IF A ROBBER ATTEMPTS TO SNATCH YOUR PURSE

- **Don't resist.** Give the robber what he/she wants. Sit down to avoid injury.
- **Observe** the robber closely to get a description for the police (age, hair, height, weight, etc.)
- **Never pursue** the attacker. Instead, make noise by calling for help or carry a whistle and blow it repeatedly.
- **ALWAYS report the crime to the police.**



WHEN WALKING..... TAKE THESE PRECAUTIONS:

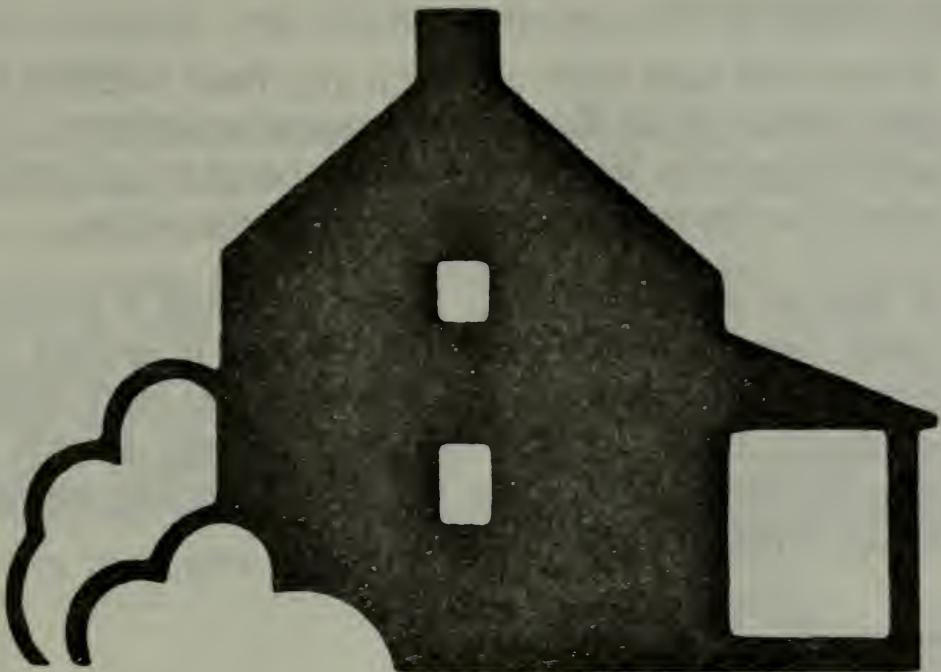
- Plan your route and stay alert to your surroundings.
- Appear confident, sure of yourself, and certain of your destination.
- If possible, run your errands during the day. If you must go out at night, choose a busy, well-lighted street and walk with another person, whenever possible.
- Greet familiar people, merchants, and vendors.
- Walk close to the street. Avoid poorly-lighted areas.
- Be wary of strangers who start meaningless or odd conversations with you.



WHEN USING PUBLIC TRANSPORTATION.....

- Obtain and use a schedule to minimize the length of time you have to wait alone at a stop.
- Carry the exact change in your hand.
- Stand in view of the collector's booth or other passengers on subway platforms.
- Use MBTA cars where drivers are present and sit in the front near the driver or in the middle of the car away from the doors. Avoid sitting near the rear doors on buses.
- If you miss your stop, check with MBTA personnel to locate the best route to your destination.
- When arriving by taxi, ask the driver to wait until you are inside before driving away.





ENSURING YOUR PERSONAL SAFETY AT HOME.....

Safety At Your Door

When Someone Knocks at Your Door.....

- Don't open it unless you know your visitor.
- If a business person, service representative, or government official appears at your door, ask that identification and credentials be slipped under the door or through your mail slot. While they are waiting outside, call the employer to verify name and business. (Refuse to deal with anyone who won't comply with this request.)
- Someone may knock at your door and ask to use your telephone to make an emergency call. Never open the door. Take the message and make the call for them.
- In any event, if someone comes to your door who, for any reason, you do not trust or who you believe might be dangerous call the police immediately.

Returning Home.....

- If you find your door ajar or if you hear sounds inside, don't go in. Go to the nearest telephone and call the police. If your home has been burglarized, don't touch anything until the police arrive.
- If you do walk into your home and find a burglar there, leave if you can. If the intruder is armed, sit down quietly and obey instructions. **DO NOT** resist or fight. Observe the intruder closely to get a description for the police. When the intruder leaves, **CALL THE POLICE** immediately.



SAFETY ON THE TELEPHONE.....

- If you receive frequent "wrong number" calls, hang-up calls, late night calls from strangers, or other nuisance calls, call your representative at the telephone company. They will know the best course of action. Hang up if the call is obscene.
- If the call is a threatening one, call the police.
- Never allow yourself to be drawn into a conversation with an unknown caller, survey taker, or census taker in which you reveal your name, address, marital status, or anything to indicate that you are alone. Legitimate survey takers and census takers come to your door with their credentials.

DETERRING THE BURGLAR: How to protect your property.

Most residential burglars are young males under 30. Most have the talent, the normal intelligence, and the ample ingenuity to master the rudimentary skills necessary to pry open a door or window and rummage through likely spots for valuables. However, most burglars are a lazy lot who generally will pass up a secure home in favor of an easier target. There are more than enough unprotected homes to go around, so make sure that yours isn't one of them.



PROTECTING YOUR HOME

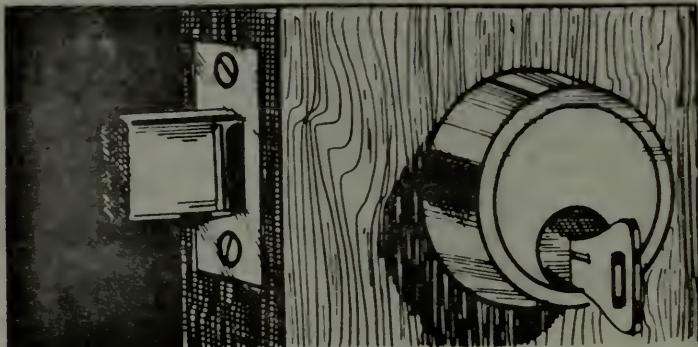
Keys

- Never carry identification tags on your key ring or holder.
- When having keys made, watch to see that the locksmith isn't making an extra set for himself.

Locking Up

- 30% to 50% of home and apartment burglaries occur because someone didn't lock a door or window.
- As a matter of habit, never forget to lock up even if you will be away for a short time.

- Avoid chain locks. Most law enforcement experts agree that the best kind of lock is a one-inch dead-bolt lock.



Doors

Experts agree that a door made of solid wood or metal, at least 1 3/4 inches thick, offers the most security. The installation of a wide-angle peep-hole will help you identify your visitors.

You can strengthen your existing doors by taking the following measures:

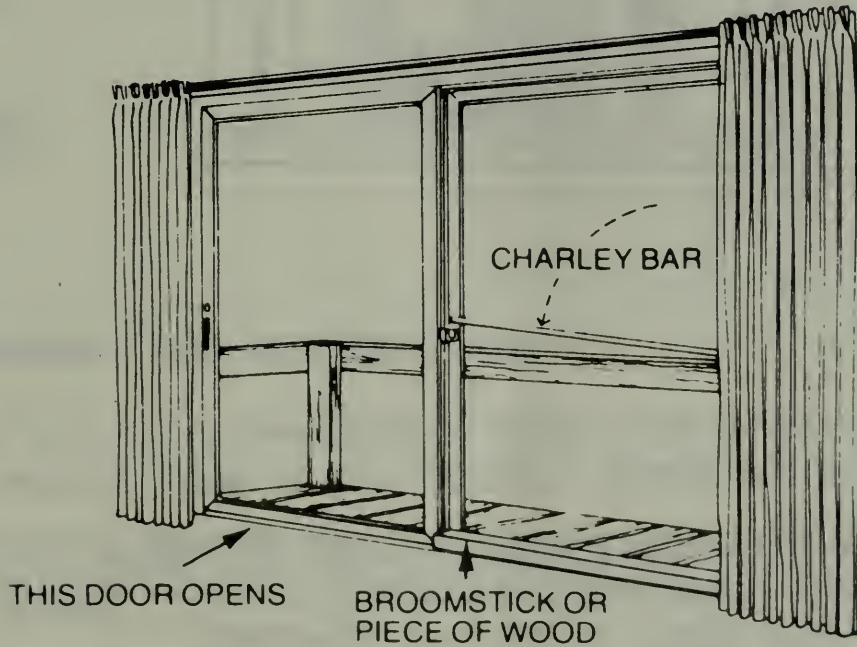
- Install metal grilles or shatter-resistant plastic panels over all glass panes.
- Place a broomstick or an aluminum bar in the track of sliding doors so that they won't be easily forced open. To prevent an attempt to pry sliding doors from their tracks, insert a couple of metal screws through the track into the frame.
- Make sure doors fit firmly in their frames. If there is more than 1/8-inch clearance between the door and the frame, put a sturdy metal strip along the edge of the door.

Windows

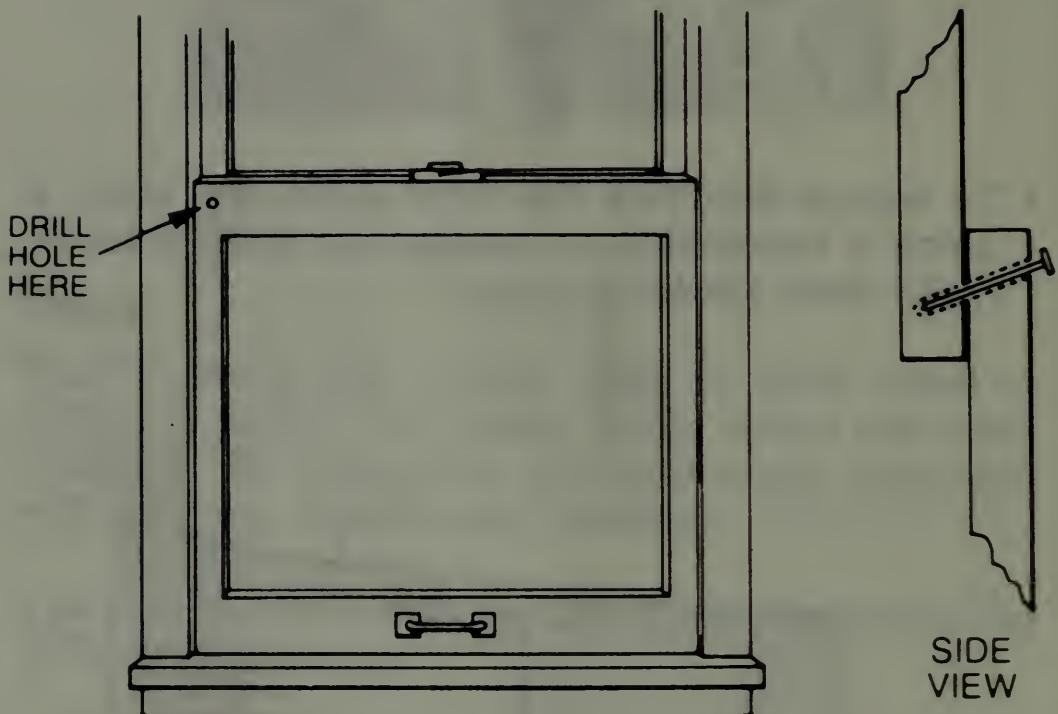
Most of today's windows have built-in locks. However, for increased security, you can add additional locks.



- To secure windows that slide sideways, place a piece of broomstick or wooden bar along track to make them harder to open.



- To secure double-hung windows, drill a hole at a slightly downward angle through the front sash and into, but not through, the back sash as shown. Then slip a large nail or eye bolt into the hole. You can easily remove it when you want to open the window.



- Call the crime prevention unit through your local police department to assist you in your evaluation of your locks, doors, and windows.

Lighting

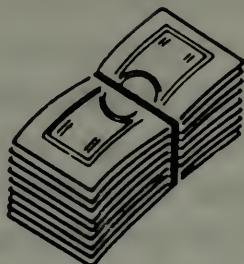
- All exterior entrances, garage areas, and alley ways should be well-lighted.
- Replace light bulbs as needed. If you live in an apartment building make sure all stairways, corridors, laundry rooms, lockers, and other "nooks and crannies" are also well-lighted. If you notice the need to replace light bulbs; report it to the building superintendent.



Outdoor Trees and Shrubbery

- Prune lower tree limbs to discourage entry into the second storey of your house or apartment building.
- Trim trees and heavy bushes near windows and doors.
- **REMEMBER**, when securing entrances to your home, don't block an emergency exit in case of fire. It is as important as deterring burglars.

PROTECTING YOUR MONEY AND VALUABLES.....



- Use your bank's Direct Deposit Program to safeguard against possible mailbox theft of your pension and social security income.
- Avoid keeping large amounts of cash in your home.
- Place valuable jewelry, convertible securities, and other important papers in a safe deposit box.
- Mark your valuables. Inexpensive, electric etching pencils are often available on loan from your local crime prevention unit or fire department.
- Inscribe your drivers license or social security number on all furniture, appliances, tools, etc.
- Appraise and photograph jewelry, precious antiques, and artwork.
- Identification of property has been effective in reducing burglaries by as much as 75 percent in many communities.

- **Prevent Car Theft:**
- **NEVER** leave your keys in the ignition.
- **NEVER** leave the engine running.
- **NEVER** hide spare keys in your car.



WHEN PLANNING A TRIP.....



- Stop your mail and newspapers.
- Ask a trusted neighbor or use an automatic timer to turn your lights on at night, and off in the morning. Instruct your neighbor to each day vary the lights and to close your drapes at night and to open them again in the morning.
- Also, ask your local law enforcement agency to keep an eye on your property on longer absences.

CONSUMER FRAUD.....

Consumer Fraud refers to illegal transactions between merchants and consumers. These transactions usually result in false claims, misrepresentation, overcharging, failure to deliver goods, and failure to return a deposit.



HOME REPAIR AND IMPROVEMENT SCHEMES

Some favorite tactics of fraudulent outfits include:

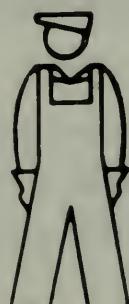
- “Free Inspections” or surveys.
- A deal “too good to be true.”
- The guarantee of future work by repairing one problem and rearranging things so that something else will malfunction later.
- They demand partial or full payment in advance. Then you get a faulty repair job, no repair job or an unnecessary repair job. Others may not ask for payment in advance, but will offer to do the repair or improvement on the spot.



- **First:** ask friends, neighbors, or relatives for recommendations of good firms or people.
- Then, obtain several written estimates for the proposed job. Find out if companies charge for estimates before you ask for one.



- Compare job descriptions and materials on the different estimates and make a decision.
- Inspect the work as it is being done. Ask for old parts or equipment to make sure that replacements were really installed.





MEDICAL QUACKERY.....

Medical Quackery refers to the deceptive practices which promote instant cures and "miracle" gadgets. Arthritis patients are the most common market for fraudulent practitioners because instant pain relief is often guaranteed. Although some of these aids may temporarily relieve the symptoms of arthritis, none will ever cure the disease because there is no known medical remedy.

BEFORE SQUANDERING YOUR MONEY ON THESE MEDICAL MIRACLES.....

- Consult with your doctor, local health clinic or medical society.
- Do not trust anyone to diagnose your ailment and its cure through the mail.
- Go only to the medical laboratories and clinics recommended by your doctor or hospital.



HEARING AID SCAMS.....

Hearing Aid scams represent a booming industry. Without reliable references, it is difficult to separate the honest ones from the dishonest ones.

AS A POTENTIAL CONSUMER, YOU SHOULD KNOW THAT:

- Some hearing losses, more specifically, nerve deafness, cannot be corrected by hearing aid devices.
- Reputable audiologists **NEVER** go door-to-door to sell hearing aids.

BEFORE MAKING A PURCHASE.....

- Ask your doctor for the name of a reputable audiologist.
- Check the reputation of prospective hearing aid dealers with your audiologist, consumer protection agency, or the Better Business Bureau. Shop and compare.
- Check for a comprehensive guarantee. Make sure that the quoted price includes everything including the ear mold for fitting the hearing aid.
- Ask for written instructions for using and caring for the aid.
- Ask about the trial period which hearing aid dealers must offer to customers.
- Be sure that contracts for hearing aids may be cancelled within seven days regardless of whether the hearing aid is bought at home or in the dealer's office.

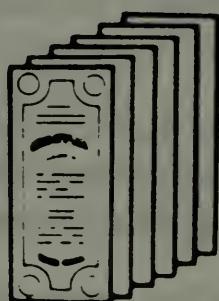
INSURANCE FRAUD.....

Insurance Fraud refers to hard sell tactics aimed at older people to purchase duplicative policies to supplement Medicare coverage. Many insurance policies will refuse to pay benefits once they learn that other companies pay the same benefits. If you buy two policies covering the same thing, you will pay premiums on a policy that you will never use.



Common Practices are:

- Fear tactics to purchase policies covering a single catastrophic illness (Cancer, for example)
- Mail and television insurance policy offers. These policies are not subject to approval by the State Division of Insurance and may not provide good coverage. Also, the price may be too high for benefits provided.



As a Potential Consumer, you should know that: Supplemental Security Income recipients who have Medicaid coverage do not need supplemental health insurance.

Before Enrolling in a Supplemental Health Insurance Plan: Check with the State Division of Insurance (727-3333) or the Executive Office of Elder Affairs (1-800-882-2003) **before signing any policy.** Ask for more information about policies sold in Massachusetts.

MAIL FRAUD.....

When considering a purchase by mail, be careful to protect your rights. Look first for a better deal at a local store. **If you do order by mail**, remember that:

- This item must be shipped within the time stated in the advertisement or, if no shipping date is specified: within 30 days of receiving the order.
- The seller must notify the purchaser if the seller cannot meet the deadline and must permit the purchaser the choice of a prompt refund or delayed shipment.
- If the purchaser chooses a refund, the refund must be made within seven days of receiving the request.





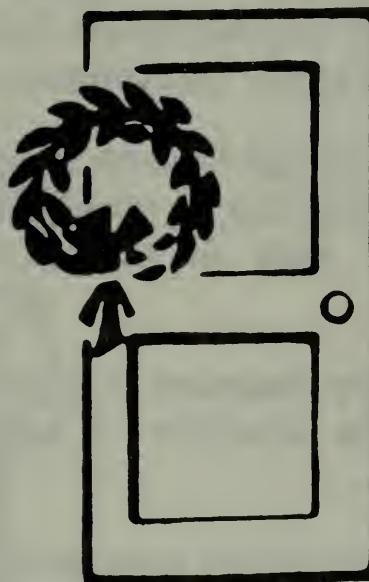
- If a second deadline is agreed upon and cannot be met by the seller, the company must send a second notice. Unless the buyer signs and returns that notice, the seller must automatically cancel the order and issue a refund.
- If your order is not canceled and if you do not receive a refund, the State Attorney General's Office of Consumer Protection can offer some assistance. Call (617) 727-8400 for more information.

The FTC has several fact sheets and pamphlets which maybe of interest to you. You can obtain free copies of these brochures by writing:

FTC Public Reference Branch
Sixth Street and Pennsylvania Ave., N.W.
Washington, D.C. 20580

FUNERAL PRACTICES.....

Perhaps the most vicious frauds committed against the elderly are those that take advantage of the grieving and the recently widowed. Loss through death sometimes clouds our sense of judgement, making all of us vulnerable to this type of consumer fraud.



Schemes commonly perpetrated against the recently widowed include:

- Phony bills which "suddenly" come to light after the death of the addressee.
- Phony funeral home directors who operate from casket showrooms and charge outrageous prices.

REDUCING YOUR RISK OF VICTIMIZATION.....

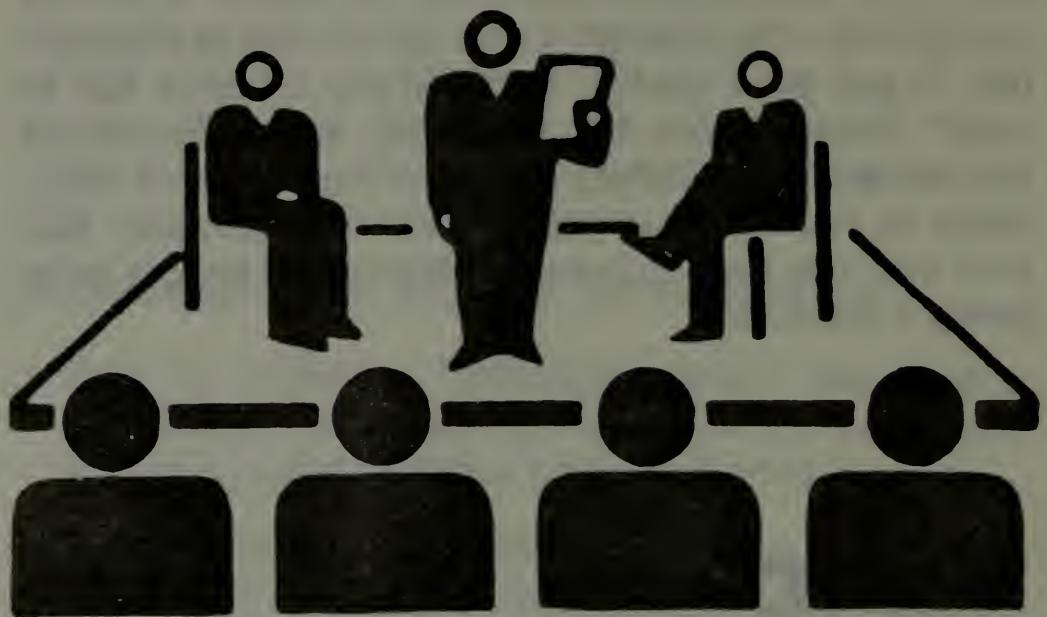
- Plan in advance. Decisions about the funeral ceremony, casket, and burial are better made prior to death, under calmer circumstances.
- Contact several funeral homes. A new Federal law requires that funeral homes provide an itemized list of expenses by mail or telephone upon your request.
- As a precautionary measure, call your city or town hall to determine whether or not the home is licensed.
- After selecting a reputable funeral home, review any contract in detail and be sure that all terms and conditions are clearly understood.
- In the event that these arrangements have not been made in advance, take someone who is further removed from the deceased and more objective, to assist you in making necessary decisions.

IN YOU ARE A VICTIM OF CON GAMES OR CON-SUMER FRAUD, REPORT IT!.....

Once a fraud or con game has been committed, it is extremely important to report it to the authorities, even though it may be too late or impossible to get your money back. Many citizens fail to report these crimes because they are embarrassed and ashamed. Swindlers count on their victim's reluctance to report the crime for fear of retaliation. But your call may help to prevent other older people from being victimized.

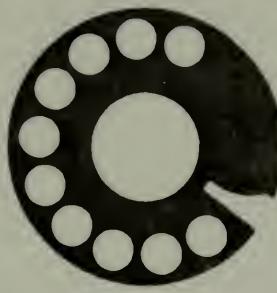


The agencies that you should contact **first** are your local police department and your local crime prevention officer. After you have reported the crime, contact the Massachusetts Attorney General's Office at (617) 727-8400.



TAKING ACTION IN YOUR NEIGHBORHOOD OR APARTMENT BUILDING.....

Crime prevention need not stop at your door. The effectiveness of any preventive activity increases as more people are involved. Contact your local crime prevention officer to let him know your concerns and request that he speak with your Tenants Association or your neighborhood group as well as your local Council on Aging. He can help you initiate crime prevention programs such as neighborhood watch programs and block watch programs to make your community safer and to make you feel more secure.



EMERGENCY TELEPHONE NUMBERS

POLICE/EMERGENCY

POLICE/INFORMATION

FIRE EMERGENCY

FIRE INFORMATION

NEIGHBOR

NEIGHBOR

NEIGHBOR

NEIGHBOR

DOCTOR

DOCTOR

PHARMACY

APARTMENT MANAGER

CRIME PREVENTION OFFICER

CHAMBER OF COMMERCE

Eastern Mass.:
(617) 482-9190
Western Mass.:
(413) 734-3114

BETTER BUSINESS BUREAU.....

EXECUTIVE OFFICE OF ELDER AFFAIRS.....1-800-882-2003

MASS. ATTORNEY GENERAL'S OFFICE(617) 727-8400

EXECUTIVE OFFICE OF CONSUMER AFFAIRS(617) 727-7755

DIVISION OF INSURANCE(617) 727-3333

SOURCES

1. Jaycox, Virginia H., Lawrence J. Center, and Edward F. Ansello, Effective Responses to the Crime Problem of Elder Americans: A Handbook, Washington, D.C.: The National Council of Senior Citizens, Legal Research and Services for the Elderly, Criminal Justice and the Elderly Program, January, 1982.
2. Outsmarting Crime: An Older Person's Guide to Safer Living, Boston, MA: Massachusetts Crime Watch, January, 1985.
3. Take a Bite Out of Crime, Washington, D.C.; Office of Justice Assistance, and Statistics, The Advertising Council, Inc. 1979. For sale by the Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402.
4. Your Retirement Anti-crime Guide, Washington, D.C.: American Association of Retired Persons and National Retired Teachers Association, 1973, 1978.

NOTES:

Compliments
of
Representative
KEVIN P. BLANCHETTE